

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas James Edward Soul
Debtor

Case No. 14-05585-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db +Thomas James Edward Soul, 92B Cemetery Avenue, Stewartstown, PA 17363-4021
4730235 +George J Kassolis DDS PA, 16918 York Road Ste 102, Monkton, MD 21111-1037
4795615 +Navient, 123 S Justison St, Suite 360, Wilmington, DE 19801-5360
4730238 +Network Commercial Service, 6355 Topanga Canyon Blvd Ste 25, Woodland Hills, CA 91367-2117
4730237 PNC Bank NA, PO Box 2155, T7-UCHY-01-3, Rocky Mount, NC 27802-2155
4587565 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
4620427 +PNC Mortgage, ATTN: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433
4730236 The Hertz Corp, PO Box 121190 Dept 1190, Dallas, TX 75312-1190

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4730234 EDI: CAPITALONE.COM Mar 24 2017 19:08:00 Capital One/Saks Fifth Avenue,
Attn General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
4587568 +EDI: CHASE.COM Mar 24 2017 19:08:00 Chase/Bank One Card Service, PO Box 15298,
Wilmington, DE 19850-5298
4587569 +EDI: HFC.COM Mar 24 2017 19:08:00 HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
4587566 +EDI: NAVIENTFKASMSERV.COM Mar 24 2017 19:08:00 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500
4590196 EDI: RECOVERYCORP.COM Mar 24 2017 19:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4628591 EDI: TFSR.COM Mar 24 2017 19:08:00 Toyota Motor Credit Corporation, PO BOX 8026,
Cedar Rapids, Iowa 52408-8026

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4587567 ##Navient, 300 Continental Drive, Newark, DE 19713-4322

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Martin A Mooney on behalf of Creditor Toyota Motor Credit Corporation
tshariff@schillerknapp.com, tshariff@ecf.courtdrive.com;kcollins@schillerknapp.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Thomas James Edward Soul**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5509**

EIN --_-----

Social Security number or ITIN -----

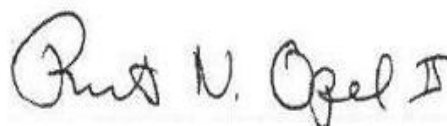
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:14-bk-05585-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas James Edward Soul

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

March 24, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.